

IN THE U.S. PATENT AND TRADEMARK OFFICE

Application No.: 09/781,310)
Filing Date: February 13, 2001)
Inventor(s): Joseph Breeden)
Group Art Unit: 3694)
Examiner Name: Colbert, Ella)
Title: Vintage Maturation Analytics for)
Predicting Behavior and Projecting Cash Flow))
for Customer Communities and Their)
Responses to Economic, Competitive, or)
Management Changes.)
Customer No.: 27160)
Confirmation No.: 7942)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

In response to the Notice of Non-Compliance Amendment, mailed on August 22, 2008, please enter the following replacement set of claims, having the proper status identifier.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 6 of this paper.